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October 5, 2007

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RE: U.S. Patent Application Serial No.: 10/777,586**  
**Entitled: SYSTEMS AND METHODS FOR IMPLEMENTING AN**  
**INTEREST-BEARING INSTRUMENT**  
**Inventor: Roger Howard Williams III**  
**Attorney Docket No.: 07-1087**


Dear Sir:

In reference to the above-captioned application, enclosed herewith are the following:

1. Transmittal Form ( 1 page)
2. Request for Continued Examination (1 page);
3. Petition for Extension of Time (1 page);
4. Amendment (8 pages);
5. Credit Card Payment Form ( 1 page); and
6. Return postcard (1 page).

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment related to this submission to Deposit Account Number 50-0979.

Respectfully submitted,

  
Steven I. Wallach  
Registration No. 35,402

SIW/sac  
Enclosures

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PTO/SB/21 (07-06)

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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

13

Application Number

10/777,586

Filing Date

February 12, 2004

First Named Inventor

Roger Howard Williams

Art Unit

3692

Examiner Name

Subramanian, Narayanswamy

Attorney Docket Number

07-1087

**ENCLOSURES (Check all that apply)**

<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Transmittal Letter; Request for Continued Examination; Credit Card Authorization Form; Return Postcard
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<input type="checkbox"/> Reply to Missing Parts/Incomplete Application	<input type="checkbox"/> Landscape Table on CD	
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Remarks		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name	Dilworth Paxson LLP		
Signature			
Printed name	Steven I. Wallach		
Date	October 5, 2007	Reg. No.	35,402

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Signature			
Typed or printed name	Steven A. Cobb	Date	October 5, 2007

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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